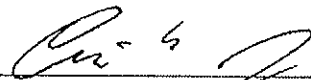


# EXHIBIT 3

**Affidavit of Curtis Hertel, Jr.  
Register of Deeds, Ingham County, Michigan**

For his affidavit, Curtis Hertel, Jr., states as follows:

1. I am the Register of Deeds for Ingham County Michigan, a post to which I was elected in 2008 and which I have occupied continuously since taking office in 2009.
2. My office is responsible for maintaining a variety of public records, of particular relevance for this affidavit I maintain land records of deeds and other documents impacting title to land in Ingham County.
3. In performing my duties as Register of Deeds I see thousands of signatures associated with documents impacting title to land.
4. Due to obvious differences among sample signatures purportedly from the same individuals, I have initiated an investigation into apparently forged signatures filed with my office.
5. As part of my investigation I have identified sample signatures from Marshall R. Isaacs which seem implausible to have been signed by the same individual.
6. Exhibit A to this affidavit contains four sample signatures purporting to have been signed by Mr. Isaacs, as well as the nature of the document containing the signature, and the book and page number of the recorded document.
7. Based on the obvious differences between these signatures, I have notified state and federal authorities, who now have ongoing criminal investigations into the apparent repeated forgery of Mr. Isaacs' name on foreclosure related documents. I have been interviewed by representatives from these agencies and I was advised that the matter is being investigated by them.
8. I also have had discussions with Orlans Associates, PC representatives about the investigations conducted by my office and the referral to law enforcement.
9. I was in fact personally visited by Orlans representatives who wanted to discuss my investigation and claimed that the discrepancies in signatures of Marshall Isaac's were "due to his mood." and "the nature of where he was signing" for example whether he was walking or sitting.
10. I have no knowledge of the investigation of this matter being closed. I would be surprised if that was the case and I would not be informed of the outcome.
11. I am happy to testify as to all matters to which I have knowledge should my assistance be needed further.
12. Sworn under penalty of perjury,

  
Curtis Hertel, Jr., Affiant

Subscribed and sworn to before me on this 29th day of May, 2012.

KYLE C. COBE  
NOTARY PUBLIC - STATE OF MICHIGAN  
COUNTY OF EATON  
My Commission Expires July 6, 2014  
Acting in the County of Ingham

Kyle C. Cobe

, Notary Public  
\_\_\_\_\_, County, Michigan  
Acting in Ingham County  
My Commission Expires \_\_\_\_\_

## Marshall Isaacs

### Mortgage assignment, book 3333, page 379

Chase Bank USA, N.A.

BY: 

Marshall R. Isaacs  
Attorney at Law  
Orlans Associates, P.C.  
Attorney in Fact for JPMorgan Chase Bank, N.A.

### Sheriffs Deed, book 3369, page 567

  
Marshall R. Isaacs

Attorney for GMAC Mortgage, LLC ("the Mortgagee"), and The Federal Home Loan Bank Board, familiar with the facts set forth herein.

### Sheriffs Deed, book 3369, page 562

limited solely to the right to bid and purchase at foreclosure sale  
constitute an assignment of mortgage or any other assignment of  
held by the Mortgagee at the time of foreclosure.

  
Marshall R. Isaacs

Attorney for Bac Home Loans Servicing, LP fka Countrywide Home  
Mortgage Association, their successors or assigns

### Mortgage assignment, book 3365, page 206

Mortgage Electronic Registration Systems, Inc., as  
nominee for lender and lender's successors and/or  
assigns

BY: 

Marshall R. Isaacs  
Assistant Secretary and Vice President Pursuant  
to Corporate Resolution

8. The sheriff's deed information should have read:

Recorded in Liber 1115, page 522.


(hereinafter "Correct Sheriff's Deed recording information").

9. The Incorrect sheriff's deed recording information was a result of a scrivener's typographical error and the correct sheriff's deed recording information is for the Affidavit of Abandonment was set forth above.
10. Said copy of original recorded Affidavit of Abandonment is attached to this Affidavit of Scrivener's Error as Exhibit A.

By: 

Marshall R. Isaacs, Attorney for  
BAC Home Loans Servicing, L.P.

On this 21st day of January, 2010, before me personally appeared Marshall R. Isaacs, attorney for BAC Home Loans Servicing, L.P. known to be the person described herein, and who executed the foregoing Affidavit of Scrivener's Error on behalf of BAC Home Loans Servicing, L.P. and who acknowledges that he voluntarily executed same.

  
Angela M. Azarovitz, Notary Public  
Oakland County, Michigan  
My Commission Expires: 9/19/2014

Date Dated: January 21, 2010

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Attorney at Law  
Orlans Associates, P.C.  
P.O. Box 5041  
Troy, MI 48007  
248-502-3051

Our File No. 285.8079

**AFFIDAVIT OF COMPLIANCE**

STATE OF MICHIGAN)  
ss)  
COUNTY OF OAKLAND)

Marshall R. Isaacs, being first duly sworn, deposes and says:

1. That he is the duly authorized attorney for Wilmington Trust Company, not in its individual capacity but solely as Successor Trustee to U.S. Bank NA, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for MAST ALT TRST 2004-6 ("the Mortgagee"), and , and is familiar with the facts set forth herein.

2. This affidavit is being filed to show compliance with MCL 600.3204 and 600.3205 with regard to the foreclosure by advertisement of the loan herein described, for the property located in the Township of Resort, County of Emmet and State of Michigan, and further described as:

**The Southeast 1/4 of the Southeast 1/4 of Section 22, Township 34 North, Range 6 West.**

Commonly Known as: 4141 Lake Grove Road Tax ID #: 24-13-18-22-400-011 and 24-13-18-22-400-012

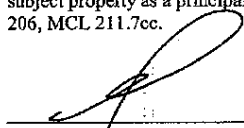
3. On or about March 9, 2004 a mortgage was executed between Douglas R. Johnson and Melanie Johnson, husband and wife to Fifth Third Mortgage - MI, LLC for \$650,000.00 on March 9, 2004, recorded March 31, 2004 in Liber 1049, Page 1, Emmet County Records.

4. Said mortgage is currently held by Wilmington Trust Company, not in its individual capacity but solely as Successor Trustee to U.S. Bank NA, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for MAST ALT TRST 2004-6.

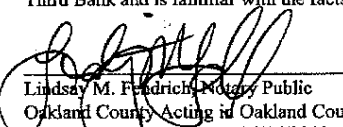
5. That the law firm of Orlans Associates, P.C. was retained to foreclose the above mortgage by advertisement.

6. That to comply with the requirements of MCL 600.3205a, before proceeding with a foreclosure sale by advertisement of property claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 211.7cc, the foreclosing part shall serve a written notice on the borrower that contains certain information.

7. That the above borrower is not eligible for the protections under this statute as he/she has not claimed the subject property as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 211.7cc.

  
Marshall R. Isaacs  
Attorney for Wilmington Trust Company, not in its individual capacity but solely as Successor Trustee to U.S. Bank NA, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for MAST ALT TRST 2004-6 ("the Mortgagee"), and , and is familiar with the facts set forth herein.

Subscribed and sworn to before me this 14th day of January, 2010, by Marshall R. Isaacs, attorney for Wilmington Trust Company, not in its individual capacity but solely as Successor Trustee to U.S. Bank NA, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for MAST ALT TRST 2004-6, on behalf of it's servicing agent Fifth Third Bank and is familiar with the facts set forth herein.

  
Lindsay M. Friedrich, Notary Public  
Oakland County Acting in Oakland County, Michigan  
My Commission Expires: 07/16/2012  
Date Dated: 01/14/10

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Orlans Associates, P.C.  
P.O. Box 5041  
Troy, Michigan 48007-5401  
(248) 502-1400 File Number: 200.5682

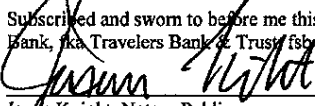
Dated: January 14, 2010

12. The within Sheriff's Deed will become operative at the expiration of the redemption period, August 4, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording.

Further affiant sayeth not.

  
Marshall R. Isaacs  
Attorney for Citicorp Trust Bank, fka Travelers Bank & Trust, fsb

Subscribed and sworn to before me this 1st day of February, 2010, by Marshall R. Isaacs Attorney for Citicorp Trust Bank, fka Travelers Bank & Trust, fsb

  
Jason Knight, Notary Public  
Macomb County Acting in Oakland County, Michigan  
My Commission Expires: 3/27/2016

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Orlans Associates, P.C.  
P.O. Box 5041  
Troy, Michigan 48007-5401  
(248) 502-1400 File Number: 241.7903

Date Dated: 02/01/10

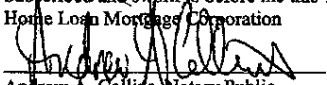
F

Emmet County

12. The within Sheriff's Deed will become operative at the expiration of the redemption period, August 18, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording.

  
Marshall R. Isaacs  
Attorney for The Federal Home Loan Mortgage Corporation

Subscribed and sworn to before me this 11th day of February, 2010, by Marshall R. Isaacs Attorney for The Federal Home Loan Mortgage Corporation

  
Andrew A. Collins, Notary Public  
Oakland County, Michigan

My Commission Expires: 9/5/2016

*acting in Oakland County*  
Drafted by and when recorded return to:

Date Dated: 02/11/10

Marshall R. Isaacs  
Orlans Associates, P.C.  
P.O. Box 5041  
Troy, Michigan 48007-5401  
(248) 582-1400 File Number: 310.6171

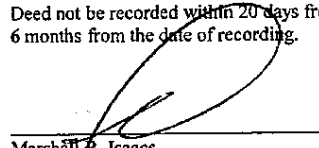
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Emmet County

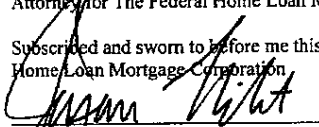




12. The within Sheriff's Deed will become operative at the expiration of the redemption period, August 25, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording.

  
Marshall R. Isaacs  
Attorney for The Federal Home Loan Mortgage Corporation

Subscribed and sworn to before me this 22nd day of February, 2010, by Marshall R. Isaacs Attorney for The Federal Home Loan Mortgage Corporation

  
Jason Knight, Notary Public  
Macomb County Acting in Oakland County, Michigan  
My Commission Expires: 3/27/2016

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Orlans Associates, P.C.  
P.O. Box 5041  
Troy, Michigan 48007-5401  
(248) 502-1400 File Number: 310.4702

Date Dated: 02/22/10

F

Emmet County



OFFICIAL SEAL Emmet Register of Deeds  
 Michele E. Stine 08/06/2010 02:55:15 PM

**B: 1126 P: 090**

RECORDED  
 EMMET COUNTY  
 REGISTER OF DEEDS  
 2010 AUG -6 P 2:30

**ASSIGNMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, 1595 Spring Hill Rd Ste 310 Vienna, VA 22182, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, 400 Countrywide Way, Simi Valley, CA 90365 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated February 17, 2006, made by Keith E Lapp and Mary Ellen Lapp, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns in the amount of \$382,500.00 and recorded on February 28, 2006 in Emmet County Register of Deeds office in Liber 1075, Page 881, described as follows, to wit:

Lots 3, 4 and 5, Supervisor Albert Banwell's Plat of Pickerel Lake Gardens, according to the plat thereof as recorded in Liber 5 of Plats, Page 19, Emmet County Records; and, the land lying between said Lots and the shore of Pickerel Lake; and, a 40 foot strip of land adjacent to the North line of Lot 4 of said Plats. Subject to and together with a roadway right-of-way as disclosed by Instruments recorded in Liber 131, Pages 585 and Liber 144, Page 371, Emmet County Records.  
 Tax ID # 07-17-25-151-009

Commonly known as: 8150 Wayne Williams Road

together with the note to which the same is collateral;

Effective Date: On or before August 3, 2010

DATED: August 3, 2010

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by its Assistant Secretary and Vice President to Corporate Resolution for Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns and its corporate seal to be hereunto affixed this 3rd day of August, 2010.

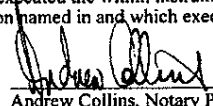
Mortgage Electronic Registration Systems, Inc., as  
 nominee for lender and lender's successors and/or  
 assigns

BY: 

Marshall R. Isaacs  
 Assistant Secretary and Vice President Pursuant  
 to Corporate Resolution

STATE OF MICHIGAN )  
 ) ss.  
 COUNTY OF OAKLAND )

On this 3rd day of August, 2010, before me appeared Marshall R. Isaacs to me personally known, who being by me duly sworn, did each for her/himself say that they are respectively the Assistant Secretary and Vice President to Corporate Resolution for Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns and which executed the within instrument, and that the seal affixed to the said instrument is the corporate seal of the corporation named in and which executed the within instrument.

  
 Andrew Collins, Notary Public  
 Oakland County Acting in Oakland County, Michigan  
 My Commission Expires: 9/5/2016

Drafted by and when recorded return to:  
 Marshall R. Isaacs  
 Attorney at Law  
 Orlans Associates PC  
 P.O. Box 5041  
 Troy, MI 48007  
 (248)-502-1482

Orlans File No. 285.8369

Recording Fee: \$

DOC # 5078615 B: 1126 P: 090  
 08/06/2010 02:55:15 PM Page 1 of 1  
 Rec Fee: \$14.00 Doc Type: MRS  
 Emmet County, Michigan, Michele E. Stine



OFFICIAL SEAL  
Emmet Register of Deeds  
Michele E. Stine 12/22/2010 11:47:41 AM

B: 1130 P: 326

RECEIVED  
EMMET COUNTY  
REGISTER OF DEEDS  
2010 DEC 22 A 11:18

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that JPMorgan Chase Bank, N.A., 1111 Polaris Parkway, Columbus, OH 43240, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by CHASE HOME FINANCE LLC, 800 Brooksedge Boulevard, Westerville, OH 43081 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated October 26, 2005, made by Jill M. Brown married to David J. Brown, married, as wife and husband, to JPMorgan Chase Bank, N.A. in the amount of \$153,000.00 and recorded on November 4, 2005 in Emmet County Register of Deeds office in Liber 1071, Page 948, described as follows, to wit:

Parcel 1: Part of the North 1/2 of the Northwest 1/4 of the Northeast 1/4 of Section 18, Township 35 North, Range 4 West; Commencing at the North 1/4 corner of said Section 18; thence East 1073.86 feet along the North line of said Section 18 to the Point of Beginning; thence continuing East 215.00 feet along said North line of Section 18; thence South 01 degrees 09 minutes 20 seconds West 600.00 feet along the East 1/8 line of Section 18 as monumented; thence West 365.00 feet; thence North 01 degrees 09 minutes 20 seconds East 273.67 feet; thence East 150.00 feet; thence North 01 degrees 09 minutes 20 seconds East 326.33 feet to the Point of Beginning. And Parcel 2: Part of the Northwest 1/4 of the Northeast 1/4 of Section 18, Township 35 North, Range 4 West; Commencing at the North 1/4 corner of said Section 18; thence East 923.86 feet along the North line of said Section; thence South 01 degrees 09 minutes 20 seconds West 600.00 feet; thence East 60.01 feet to the Point of Beginning; thence continuing East 304.99 feet; thence South 01 degrees 09 minutes 20 seconds West 714.26 feet along the East 1/8 line of said Section 18, as monumented; thence South 89 degrees 53 minutes 26 seconds West 305.00 feet along the North 1/8 line of said Section 18, as monumented; thence North 01 degrees 09 minutes 20 seconds East 714.84 feet to the Point of Beginning.  
Tax ID # 071718200032

Commonly known as: 3740 Powers Road

Effective Date: On or before December 7, 2010

DATED: December 7, 2010

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by Orlans Associates, P.C., Attorney in Fact for JPMorgan Chase Bank, N.A. and its corporate seal to be hereunto affixed.

JPMorgan Chase Bank, N.A.

BY:

Marshall R. Isaacs

Attorney at Law

Orlans Associates, P.C.

Attorney in Fact for JPMorgan Chase Bank, N.A.

STATE OF MICHIGAN )

COUNTY OF OAKLAND ) ss.

On this 7th day of December, 2010, before me appeared Marshall R. Isaacs of the law firm of Orlans Associates, P.C., Attorney in Fact for JPMorgan Chase Bank, N.A., to me personally known, who being by me duly sworn, and who executed the within instrument.

Andrew A. Collins, Notary Public

Oakland County Acting in Oakland County, Michigan

My Commission Expires: 9/5/2016

\* Drafted by and when recorded return to:  
Marshall R. Isaacs  
Attorney at Law  
Orlans Associates PC  
P.O. Box 5041  
Troy, MI 48007  
248-502-1400

Orlans File No. 682.0065

Recording Fee: \$

DOC # 5882869 B: 1130 P: 326

12/22/2010 11:47:41 AM Page 1 of 1

Rec Fee: \$14.00 Doc Type: MAS

Emmet County, Michigan, Michele E. Stine

Emmet County, Michigan, Michele E. Stine



OFFICIAL SEAL Emmet Register of Deeds  
Michele E. Stine 08/06/2010 02:55:15 PM

**B: 1126 P: 090**

RECORDED  
EMMET COUNTY  
REGISTER OF DEEDS  
2010 AUG - 6 P 2:30

**ASSIGNMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, 1595 Spring Hill Rd Ste 310 Vienna, VA 22182, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, 400 Countrywide Way, Simi Valley, CA 90365 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated February 17, 2006, made by Keith E Lapp and Mary Ellen Lapp, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns in the amount of \$382,500.00 and recorded on February 28, 2006 in Emmet County Register of Deeds office in Liber 1075, Page 881, described as follows, to wit:

Lots 3, 4 and 5, Supervisor Albert Banwell's Plat of Pickerel Lake Gardens, according to the plat thereof as recorded in Liber 5 of Plats, Page 19, Emmet County Records; and, the land lying between said Lots and the shore of Pickerel Lake; and, a 40 foot strip of land adjacent to the North line of Lot 4 of said Plats. Subject to and together with a roadway right-of-way as disclosed by Instruments recorded in Liber 131, Pages 585 and Liber 144, Page 371, Emmet County Records.  
Tax ID # 07-17-25-151-009

Commonly known as: 8150 Wayne Williams Road

together with the note to which the same is collateral;

Effective Date: On or before August 3, 2010

DATED: August 3, 2010

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by its Assistant Secretary and Vice President to Corporate Resolution for Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns and its corporate seal to be hereunto affixed this 3rd day of August, 2010.

Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns

BY:

Marshall R. Isaacs  
Assistant Secretary and Vice President Pursuant  
to Corporate Resolution

STATE OF MICHIGAN )

COUNTY OF OAKLAND )

) ss.

On this 3rd day of August, 2010, before me appeared Marshall R. Isaacs to me personally known, who being by me duly sworn, did each for her/himself say that they are respectively the Assistant Secretary and Vice President to Corporate Resolution for Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns and which executed the within instrument, and that the seal affixed to the said instrument is the corporate seal of the corporation named in and which executed the within instrument.

Andrew Collins, Notary Public  
Oakland County Acting in Oakland County, Michigan  
My Commission Expires: 9/5/2016

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Attorney at Law  
Orlans Associates PC  
P.O. Box 5041  
Troy, MI 48007  
(248)-502-1482

Orlans File No. 285.8369

Recording Fee: \$

DOC # 5078615 B: 1126 P: 090  
08/06/2010 02:55:15 PM Page 1 of 1  
Rec Fee: \$14.00 Doc Type: RRS  
Emmet County, Michigan, Michele E. Stine





OFFICIAL SEAL  
Emmet Register of Deeds  
Michele E. Stine 12/22/2010 11:47:41 AM

**B: 1130 P: 326**

RECEIVED  
EMMET COUNTY  
REGISTER OF DEEDS  
2010 DEC 22 A 11:18

**ASSIGNMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS, that JPMorgan Chase Bank, N.A., 1111 Polaris Parkway, Columbus, OH 43240, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by CHASE HOME FINANCE LLC, 800 Brookside Boulevard, Westerville, OH 43081 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated October 26, 2005, made by Jill M. Brown married to David J. Brown, married, as wife and husband, to JPMorgan Chase Bank, N.A. in the amount of \$153,000.00 and recorded on November 4, 2005 in Emmet County Register of Deeds office in Liber 1071, Page 948, described as follows, to wit:

Parcel 1: Part of the North 1/2 of the Northwest 1/4 of the Northeast 1/4 of Section 18, Township 35 North, Range 4 West; Commencing at the North 1/4 corner of said Section 18; thence East 1073.86 feet along the North line of said Section 18 to the Point of Beginning; thence continuing East 215.00 feet along said North line of Section 18; thence South 01 degrees 09 minutes 20 seconds West 600.00 feet along the East 1/8 line of Section 18 as monumented; thence West 365.00 feet; thence North 01 degrees 09 minutes 20 seconds East 273.67 feet; thence East 150.00 feet; thence North 01 degrees 09 minutes 20 seconds East 326.33 feet to the Point of Beginning. And Parcel 2: Part of the Northwest 1/4 of the Northeast 1/4 of Section 18, Township 35 North, Range 4 West; Commencing at the North 1/4 corner of said Section 18; thence East 923.86 feet along the North line of said Section; thence South 01 degrees 09 minutes 20 seconds West 600.00 feet; thence East 60.01 feet to the Point of Beginning; thence continuing East 304.99 feet; thence South 01 degrees 09 minutes 20 seconds West 714.26 feet along the East 1/8 line of said Section 18, as monumented; thence South 89 degrees 53 minutes 26 seconds West 305.00 feet along the North 1/8 line of said Section 18, as monumented; thence North 01 degrees 09 minutes 20 seconds East 714.84 feet to the Point of Beginning.  
Tax ID # 071718200032

Commonly known as: 3740 Powers Road

Effective Date: On or before December 7, 2010

DATED: December 7, 2010

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by Orlans Associates, P.C., Attorney in Fact for JPMorgan Chase Bank, N.A. and its corporate seal to be hereunto affixed.

JPMorgan Chase Bank, N.A.

BY:

Marshall R. Isaacs

Attorney at Law

Orlans Associates, P.C.

Attorney in Fact for JPMorgan Chase Bank, N.A.

STATE OF MICHIGAN )

COUNTY OF OAKLAND )

ss.

On this 7th day of December, 2010, before me appeared Marshall R. Isaacs of the law firm of Orlans Associates, P.C., Attorney in Fact for JPMorgan Chase Bank, N.A., to me personally known, who being by me duly sworn, and who executed the within instrument.

Andrew A. Collins, Notary Public

Oakland County Acting in Oakland County, Michigan

My Commission Expires: 9/5/2016

\* Drafted by and when recorded return to:  
Marshall R. Isaacs  
Attorney at Law  
Orlans Associates PC  
P.O. Box 5041  
Troy, MI 48007  
248-502-1400

Orlans File No. 682.0065

Recording Fee: \$





OFFICIAL SEAL Emmet Register or Deeds  
Michele E. Stine 01/06/2011 02:39:28 PM

**B: 1130 P: 734**

RECEIVED  
EMMET COUNTY  
REGISTER OF DEEDS  
2011 JAN -6 A 11:42

**ASSIGNMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS, that Chase Bank USA, N.A., 3415 Vision Drive Columbus, OH 43219, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by CHASE HOME FINANCE LLC, 800 Brookside Boulevard, Westerville, OH 43081 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated December 2, 2005, made by Mark M. Russey and Jeana M. Russey, Husband and Wife, to Chase Bank USA, N.A. in the amount of \$35,000.00 and recorded on December 21, 2005 in Emmet County Register of Deeds office in Liber 1073, Page 735, described as follows, to wit:

Land situated in the Village of Pellston, Emmet County, and State of Michigan, described as Lot 11, Green Acres, according to the plat thereof as recorded in Liber 8 of Plats, Pages 10 and 11, Emmet County Records.  
Tax ID # 43-14-03-201-021

Commonly known as: 252 Poplar Road

Effective Date: On or before June 1, 2010

DATED: June 1, 2010

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by Orlans Associates, P.C., Attorney in Fact for Chase Bank USA, N.A. and its corporate seal to be hereunto affixed.

Chase Bank USA, N.A.

BY:

Marshall R. Isaacs  
Attorney at Law  
Orlans Associates, P.C.  
Attorney in Fact for JPMorgan Chase Bank, N.A.

STATE OF MICHIGAN

COUNTY OF OAKLAND

On this 1st day of January, 2010, before me appeared Marshall R. Isaacs of the law firm of Orlans Associate, P.C., Attorney in Fact for Chase Bank USA, N.A., to me personally known, who being by me duly sworn, and who executed the within instrument.

Consuela D. Carbon, Notary Public  
Oakland County Acting in Oakland County, Michigan  
My Commission Expires: 1/14/2013

\* Drafted by and when recorded return to:  
e Marshall R. Isaacs  
Attorney at Law  
Orlans Associates PC  
P.O. Box 5041  
Troy, MI 48007  
248-502-1336

Orlans File No. 310.8525

Recording Fee: \$





OFFICIAL SEAL Emmet Register or Deeds  
Michele E. Stine 01/19/2011 11:52:38 AM

**B: 1131 P: 150**

RECEIVED  
EMMET COUNTY  
REGISTER OF DEEDS  
2011 JAN 19 A 10:49

**ASSIGNMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS, that JPMorgan Chase Bank, N.A., 3415 Vision Drive Columbus, OH 43219, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by CHASE HOME FINANCE LLC, 800 Brookside Boulevard, Westerville, OH 43081 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated October 18, 2006, made by Larry G. Forton, married aka Larry Forton and Michelle Forton, married, to JPMorgan Chase Bank, N.A. in the amount of \$108,500.00 and recorded on October 20, 2006 in Emmet County Register of Deeds office in Liber 1084, Page 584, described as follows, to wit:

Lot 17, Block 1, William M. Everett's Addition to the Village of Petoskey City, according to the Plat thereof recorded in Liber 1 of Plats, Page 4, Emmet County Records.  
Tax ID # 24-52-19-05-176-013

Commonly known as: 629 Michigan Street

together with the note to which the same is collateral;

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by Orleans Associates, P.C., Attorney in Fact for JPMorgan Chase Bank, N.A. and its corporate seal to be hereunto affixed.

JPMorgan Chase Bank, N.A.

BY:

Marshall R. Isaacs  
Attorney at Law  
Orleans Associates, P.C.  
Attorney in Fact for JPMorgan Chase Bank, N.A.

STATE OF MICHIGAN )  
 ) ss.  
COUNTY OF OAKLAND )

On this 13th day of January, 2011, before me appeared Marshall R. Isaacs of the law firm of Orleans Associates, P.C., Attorney in Fact for JPMorgan Chase Bank, N.A., to me personally known, who being by me duly sworn, and who executed the within instrument.

Andrew A. Collins, Notary Public  
Oakland County Acting in Oakland County, Michigan  
My Commission Expires: 9/5/2016

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Attorney at Law  
Orleans Associates PC  
P.O. Box 5041  
Troy, MI 48007  
248-502-1336

Orleans File No. 682.0299

Recording Fee: \$





OFFICIAL SEAL Emmet Register of Deeds  
Michele E. Stine 02/10/2011 02:34:58 PM

**B: 1131 P: 745**

RECEIVED  
EMMET COUNTY  
REGISTER OF DEEDS  
2011 FEB 10 PM 12:35

**ASSIGNMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS, that **Mortgage Electronic Registration Systems, Inc.**, as nominee for lender and lender's successors and/or assigns, 1595 Spring Hill Rd Ste 310 Vienna, VA 22182, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by **BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP**, 400 Countrywide Way, Simi Valley, CA 93065 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated September 12, 2003, made by Thomas L. McKaye, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns in the amount of \$86,000.00 and recorded on September 26, 2003 in Emmet County Register of Deeds office in Liber 1012, Page 104, described as follows, to wit:

Lot 4 and 1/9 interest in Greenleaf Park, Greenleaf, according to the plat thereof recorded in Liber 10 of Plats, on Pages 9 and 10, Emmet County Records.  
Tax ID # 24-08-16-12-402-004

Commonly known as: 2521 Greenleaf Drive

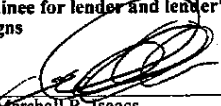
Effective Date: On or before January 28, 2011

DATED: January 28, 2011

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by its Assistant Secretary and Vice President to Corporate Resolution for **Mortgage Electronic Registration Systems, Inc.**, as nominee for lender and lender's successors and/or assigns and its corporate seal to be hereunto affixed this 28th day of January, 2011.

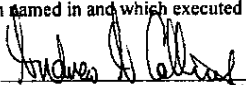
**Mortgage Electronic Registration Systems, Inc.**, as nominee for lender and lender's successors and/or assigns

BY:

  
Marshall R. Isaacs  
Assistant Secretary and Vice President Pursuant  
to Corporate Resolution

STATE OF MICHIGAN )  
 ) ss.  
COUNTY OF OAKLAND )

On this 28th day of January, 2011, before me appeared Marshall R. Isaacs to me personally known, who being by me duly sworn, did each for her/himself say that they are respectively the Assistant Secretary and Vice President to Corporate Resolution for **Mortgage Electronic Registration Systems, Inc.**, as nominee for lender and lender's successors and/or assigns and which executed the within instrument, and that the seal affixed to the said instrument is the corporate seal of the corporation named in and which executed the within instrument.

  
Andrew A. Collins, Notary Public  
Oakland County Acting in Oakland County, Michigan  
My Commission Expires: 9/5/2016

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Attorney at Law  
Orlans Associates PC  
P.O. Box 5041  
Troy, MI 48007  
(248)-502-1482

Orlans File No. 617.8192

Recording Fee: \$

DOC # 5084322 B: 1131 P: 745

02/10/2011 02:34:58 PM Page 1 of 1  
Rec Fee: \$14.00 Doc Type: MRS  
Emmet County, Michigan, Michele E. Stine







OFFICIAL SEAL  
Emmet Register of Deeds  
Michele E. Stine 04/08/2011 11:00:35 AM

**B: 1133 P: 222**

RECEIVED  
EMMET COUNTY  
REGISTER OF DEEDS  
2011 APR - 8 A 10:33

**ASSIGNMENT OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS, that **Bank of America, National Association**, 400 Countrywide Way, Simi Valley, CA 93065, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by **BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP**, 400 Countrywide Way, Simi Valley, CA 93065 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated December 23, 2009, made by Bruce J White, and Mary E White, husband and wife, to Bank of America, National Association in the amount of \$300,000.00 and recorded on February 1, 2010 in Emmet County Register of Deeds office in Liber 1120, Page 98, described as follows, to wit:

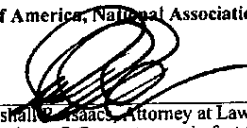
Unit 22, Hardwoods of Harbor, a Condominium according to the Master Deed thereof as recorded in Liber 527, Pages 489 through 529, Emmet County Records and Designated as Emmet County Condominium Subdivision Plan Number 122, together with rights in general common elements and limited to common elements as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978, and amendments thereto.  
Tax ID # 08-16-04-475-122

Commonly known as: 37 Hardwood Lane

IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by its attorney in fact for **Bank of America, National Association** and its corporate seal to be hereunto affixed this 11th day of January, 2011.

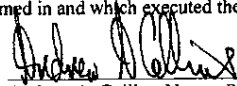
**Bank of America, National Association**

BY:

  
Marshall R. Isaacs, Attorney at Law, Orleans Associates, P.C. as attorney in fact for Bank of America, N.A.

STATE OF MICHIGAN )  
COUNTY OF OAKLAND ) ss.

On this 11th day of January, 2011, before me appeared Marshall R. Isaacs to me personally known, who being by me duly sworn, did each for her/himself say that they are respectively the as attorney in fact for **Bank of America, National Association** and which executed the within instrument, and that the seal affixed to the said instrument is the corporate seal of the corporation named in and which executed the within instrument.

  
Andrew A. Collins, Notary Public  
Oakland County Acting in Oakland County, Michigan  
My Commission Expires: 9/5/2016

Drafted by and when recorded return to:  
Marshall R. Isaacs  
Attorney at Law  
Orleans Associates PC  
P.O. Box 5041  
Troy, MI 48007  
248-502-1400

**Orleans File No. 617.8050**

**Recording Fee: \$**

